

Information to identify the case:

Debtor 1	David A Carter	Social Security number or ITIN	xxx-xx-1470
	First Name Middle Name Last Name	EIN	__-____
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court	Eastern District of Virginia	Date case filed for chapter	7 10/29/18
Case number:	18-35424-KLP		

Official Form 309A (For Individuals or Joint Debtors)**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read all pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	David A Carter	
2. All other names used in the last 8 years		
3. Address	20 Lake Caroline Drive Ruther Glen, VA 22546	
4. Debtor's attorney Name and address	Martin C. Conway Conway Law Group, PC 12934 Harbor Drive Suite 107 Woodbridge, VA 22192	Contact phone 855-848-3011 Email: martin@conwaylegal.com
5. Bankruptcy trustee Name and address	Bruce E. Robinson P.O. Box 538 415 E. Atlantic Street South Hill, VA 23970-0538	Contact phone (434) 447-7922 Email: bruce.robinsontr@gmail.com

For more information, see page 2 >

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov . McVCIS 24-hour case information: Toll Free 1-866-222-8029	701 East Broad Street Richmond, VA 23219 Hours open Monday – Friday, 9:00 AM – 4:00 PM ET, except on holidays. Contact phone 804-916-2400	For the Court: Clerk of the Bankruptcy Court: William C. Redden Date: October 30, 2018
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	December 3, 2018 at 11:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: Office of the U.S. Trustee, 701 East Broad Street – Suite 4300, Richmond, VA 23219-1885
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: You must file a complaint: <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). 	
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	

For more information, see page 3 >

12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.
13. Local Rule Dismissal Warning	Case may be dismissed for failure to timely file lists, schedules and statements, or to attend meeting of creditors. (Local Bankruptcy Rules 1007-1, 1007-3, and 2003-1.) Trustee may at the meeting give notice of intention to abandon property burdensome or of inconsequential value or intent to sell nonexempt property that has an aggregate gross value less than \$2,500. Objections thereto must be filed pursuant to Local Bankruptcy Rules 6004-2 and 6007-1.
14. Payment of Fees for Richmond Case and Adversary Filing and Miscellaneous Requests	Exact Change Only accepted as of February 4, 2008, for payment of fees and services. Payment may be made by non-debtor's check, money order, cashier's check or a 'not to exceed check' made payable to Clerk, U.S. Bankruptcy Court, or any authorized non-debtor's credit card.
<p><i>Electronic bankruptcy notices are delivered faster than the U.S. Mail if you have a PC with Internet connection or a Fax machine. For more information, go to bankruptcynotices.uscourts.gov or call, toll free: 877-837-3424. Case/docket information available on Internet @ www.vaeb.uscourts.gov</i></p> <p>ATTENTION DEBTORS: Receive your court notices and orders by email through the DeBN. Same-day delivery. Convenient Access. Free. For more information and to download the request form, go to www.vaeb.uscourts.gov and select the Debtor Electronic Bankruptcy Noticing link from the ATTENTION DEBTORS DeBN banner.</p>	

Certificate of Notice Page 4 of 4
 United States Bankruptcy Court
 Eastern District of Virginia

In re:
 David A Carter
 Debtor

Case No. 18-35424-KLP
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0422-7

User: manleyc
 Form ID: 309A

Page 1 of 1
 Total Noticed: 12

Date Rcvd: Oct 30, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 01, 2018.

db +David A Carter, 20 Lake Caroline Drive, Ruther Glen, VA 22546-5213
 14587608 +CREDIT ACCEPTANCE, 25505 WEST 12 MILE RD, SUITE 3000, SOUTHFIELD, MI 48034-8331
 14587612 +LENDMARK FINANCIAL SERVICES, 1735 NORTH BROWN ROAD, SUITE 300,
 LAWRENCEVILLE, GA 30043-8228
 14587613 +NAVIENT, ATTN: BANKRUPTCY, PO BOX 9000, WILES-BARR, PA 18773-9000

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 aty E-mail/Text: martin@conwaylegal.com Oct 31 2018 03:16:13 Martin C. Conway,

Conway Law Group, PC, 12934 Harbor Drive, Suite 107, Woodbridge, VA 22192
 tr +E-mail/Text: brobinson@iq7technology.com Oct 31 2018 03:18:15 Bruce E. Robinson,
 P.O. Box 538, 415 E. Atlantic Street, South Hill, VA 23970-2701

14587609 +EDI: RCSFNBMARIN.COM Oct 31 2018 07:08:00 CREDIT ONE BANK, ATTN: BANKRUPTCY,
 PO BOX 98873, LAS VEGAS, NV 89193-8873

14587610 +EDI: AMINFOFP.COM Oct 31 2018 07:08:00 FIRST PREMIER BANK, ATTN: BANKRUPTCY,
 PO BOX 5524, SIOUX FALLS, SD 57117-5524

14587611 +EDI: PHINGENESIS Oct 31 2018 07:08:00 GENESIS BANKCARD SERVICES, PO BOX 4477,
 BEAVERTON, OR 97076-4401

14587614 +E-mail/Text: jennifer.chacon@spservicing.com Oct 31 2018 03:18:24
 SELECT PORTFOLIO SERVICING, INC, ATTN: BANKRUPTCY, PO BOX 65250,
 SALT LAKE CITY, UT 84165-0250

14587615 +EDI: RMSC.COM Oct 31 2018 07:08:00 SYNCHRONY BANK/CARE CREDIT, ATTN: BANKRUPTCY DEPT,
 PO BOX 965061, ORLANDO, FL 32896-5061

14587616 +EDI: USAA.COM Oct 31 2018 07:08:00 USAA FEDERAL SAVINGS BANK, ATTN: BANKRUPTCY,
 10750 MCDERMOTT FREEWAY, SAN ANTONIO, TX 78288-1600

TOTAL: 8

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 01, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 30, 2018 at the address(es) listed below:

Bruce E. Robinson bruce.robinsontr@gmail.com,
 therese.rogerstra@gmail.com;brobinson@IQ7Technology.com;brobinson@ecf.epiqsystems.com
 John P. Fitzgerald, III USTPRegion04.RH.ECF@usdoj.gov
 Martin C. Conway on behalf of Debtor David A Carter martin@conwaylegal.com,
 pwilmer@conwaylegal.com;r63077@notify.bestcase.com;andrew@conwaylegal.com

TOTAL: 3